

Information to identify the case:

Debtor 1	<u>Mary L. Bassette-Lockhart</u>	Social Security number or ITIN	xxx-xx-2438
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-31694-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary L. Bassette-Lockhart

4/17/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Mary L. Bassette-Lockhart
DebtorCase No. 16-31694-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Apr 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 19, 2020.

db
516497211 +Mary L. Bassette-Lockhart, 1010 West 5th Street, Florence, NJ 08518-1006
516720222 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
516497212 +Apex Asset Management, POB 5407, Lancaster, PA 17606-5407
516497212 +Burlington Co. Board of Freeholders, 49 Rancocas Road, Mount Holly, NJ 08060-1317
516497213 +Burlington County Solicitor, 49 Rancocas Road, Mount Holly, NJ 08060-1384
516497215 +Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516497217 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516497218 +Experian, PO Box 4500, Allen, TX 75013-1311
516497219 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
516497220 Frost - Arnett, PO Box 198988, Portland, OR 97219
516724773 +MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City, OK 73118-6051
516497222 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,
Oklahoma City, OK 73126-0648
516497224 +TransUnion, PO Box 2000, Chester, PA 19016-2000
516718460 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
516497225 +US Dept. of Housing and Urban Develop., 451 7th Street, Southwest,
Washington, DC 20410-0002
516497226 +Virtua Health Memorial, Mail Processing Center, 2 Brighton Road, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 17 2020 23:22:30 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 17 2020 23:22:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: WFFC.COM Apr 18 2020 02:53:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
1451 Thomas Langston Rd., Winterville, NC 28590-8872
516497210 EDI: PHINAMERI.COM Apr 18 2020 02:53:00 Americredit Financial services, PO Box 182673,
Arlington, TX 76096
516507924 +EDI: PHINAMERI.COM Apr 18 2020 02:53:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
516497214 +EDI: CAPITALONE.COM Apr 18 2020 02:53:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
516646477 EDI: BL-BECKET.COM Apr 18 2020 02:53:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516509372 EDI: DISCOVER.COM Apr 18 2020 02:53:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
516497216 +EDI: DISCOVER.COM Apr 18 2020 02:53:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
516497221 +E-mail/Text: bncnotices@becket-lee.com Apr 17 2020 23:22:04 Kohls/Capital One,
Po Box 3120, Milwaukee, WI 53201-3120
516748731 EDI: PRA.COM Apr 18 2020 02:53:00 Portfolio Recovery Associates, LLC, c/o Best Buy Visa,
POB 41067, Norfolk VA 23541
516743865 EDI: PRA.COM Apr 18 2020 02:53:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516497223 +EDI: SWCR.COM Apr 18 2020 02:53:00 Southwest Credit Systems,
4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
516497225 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Apr 17 2020 23:29:10
US Dept. of Housing and Urban Develop., 451 7th Street, Southwest,
Washington, DC 20410-0002
516538059 EDI: WFFC.COM Apr 18 2020 02:53:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
Irvine, CA 92623-9657
516497227 +EDI: WFFC.COM Apr 18 2020 02:53:00 Wells Fargo Dealer Services, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Apr 17, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2020 at the address(es) listed below:

Albert Russo docs@russotruster.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Daniel L Reinganum on behalf of Debtor Mary L. Bassette-Lockhart DanielR@McDowellLegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle
gal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 5